

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DOUGLAS A. PHILLIPS  
BARBARA J. PHILLIPS  
Debtor(s)

Case No. 17-23784GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2017.
- 2) The plan was confirmed on 12/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/27/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$380,825.00.
- 10) Amount of unsecured claims discharged without full payment: \$74,040.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$188,578.70  
Less amount refunded to debtor \$1,994.99

**NET RECEIPTS: \$186,583.71**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$9,405.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,439.01  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$17,844.01**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Secured	30,852.00	30,082.34	0.00	30,661.65	0.00
AMERICAN HONDA FINANCE CORP*	Secured	0.00	451.20	451.20	451.20	0.00
BANK OF AMERICA NA**	Unsecured	1,898.00	2,032.35	2,032.35	591.71	0.00
CAPITAL ONE NA**	Unsecured	2,036.00	2,226.79	2,226.79	648.32	0.00
CAPITAL ONE NA**	Unsecured	627.00	936.66	936.66	272.71	0.00
CHASE(*)	Unsecured	7,272.84	NA	NA	0.00	0.00
CHASE(*)	Unsecured	860.97	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,460.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,679.30	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	1,520.70	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Secured	7,917.00	7,416.32	7,416.32	7,416.32	842.19
COMENITY BANK	Unsecured	210.71	NA	NA	0.00	0.00
COURT OF COMMON PLEAS - ALLEG	Priority	0.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	336.80	336.80	98.06	0.00
DISCOVER BANK(*)	Unsecured	7,403.00	7,891.85	7,891.85	2,297.67	0.00
DISCOVER BANK(*)	Unsecured	1,065.00	1,409.25	1,409.25	410.29	0.00
DOLLAR BANK FSB(*)	Unsecured	9,579.00	10,122.60	10,122.60	2,947.14	0.00
DOLLAR BANK FSB(*)	Secured	51,810.47	51,469.08	0.00	31,659.61	0.00
ECAST SETTLEMENT CORP	Unsecured	196.33	196.33	196.33	57.16	0.00
ELLIOTT FEDERAL CREDIT UNION	Unsecured	4,660.18	6,161.10	6,161.10	1,793.77	0.00
ELLIOTT FEDERAL CREDIT UNION	Unsecured	1,351.85	NA	NA	0.00	0.00
EMERGENCY CARE PHARMACY	Unsecured	428.34	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(†)	Unsecured	1,738.00	1,913.64	1,913.64	557.15	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	3,799.89	3,969.44	3,969.44	1,155.68	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	148,723.00	146,627.33	0.00	75,012.79	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	27.80	27.80	27.80	0.00
PAYPAL CREDIT++	Unsecured	1,300.80	NA	NA	0.00	0.00
PENELOPE PHILLIPS	Priority	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,161.00	1,330.06	1,330.06	387.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,119.00	5,478.92	5,478.92	1,595.16	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	669.00	998.82	998.82	290.80	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	498.79	585.57	585.57	170.49	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	5,145.00	5,873.82	5,873.82	1,710.13	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,817.00	2,030.15	2,030.15	591.07	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,278.00	3,551.40	3,551.40	1,033.97	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,189.28	1,264.17	1,264.17	368.05	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	218.58	255.19	255.19	74.30	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	9,205.00	12,578.02	12,578.02	3,662.02	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	800.00	871.83	871.83	253.83	0.00
TD BANK USA NA**	Unsecured	1,375.83	1,534.29	1,534.29	446.70	0.00
WASHINGTON HOSPITAL	Unsecured	764.93	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	0.00	4,110.31	4,110.31	1,196.70	0.00
WELLS FARGO BANK NA	Unsecured	4,203.00	199.27	199.27	58.02	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$106,672.40	\$0.00
Mortgage Arrearage	\$27.80	\$27.80	\$0.00
Debt Secured by Vehicle	\$7,867.52	\$38,529.17	\$842.19
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,895.32</b>	<b>\$145,229.37</b>	<b>\$842.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$77,858.63</b>	<b>\$22,668.14</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$17,844.01</u>
Disbursements to Creditors	<u>\$168,739.70</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$186,583.71</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/17/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.